

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Gayle Murray</u> | Social Security number or ITIN | xxx-xx-7944 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 13-34037-KCF | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gayle Murray

8/7/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gayle Murray
 Debtor

Case No. 13-34037-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 14

Date Rcvd: Aug 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2018.

db +Gayle Murray, 10 Seventh Street, Frenchtown, NJ 08825-1146
 514325905 +PNC, PO Box 747032, Pittsburgh, PA 15274-7032
 514325906 +PNC, 8800 Tinicum Blvd, Philadelphia, PA 19153-3198
 514335060 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2018 00:02:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 08 2018 00:02:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514325900 +EDI: HFC.COM Aug 08 2018 03:19:00 Best Buy, PO Box 15521, Wilmington, DE 19850-5521
 514325901 +EDI: DISCOVER.COM Aug 08 2018 03:19:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 514337069 EDI: DISCOVER.COM Aug 08 2018 03:19:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 514325903 +E-mail/Text: camanagement@mtb.com Aug 08 2018 00:01:44 Hudson City Savings Bank,
 West 80 Century Road, Paramus, NJ 07652-1437
 514325904 EDI: IRS.COM Aug 08 2018 03:19:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 515943149 +E-mail/Text: camanagement@mtb.com Aug 08 2018 00:01:44 M&T Bank, et al, c/o M&T Bank,
 Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203,
 M&T Bank, et al 14203-1420
 515943148 +E-mail/Text: camanagement@mtb.com Aug 08 2018 00:01:44 M&T Bank, et al, c/o M&T Bank,
 Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203-1420
 514325907 +EDI: NAVIENTFKASMSERV.COM Aug 08 2018 03:18:00 Sallie Mae, PO Box 9500,
 Wilkes Barre, PA 18773-9500

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Hudson City Savings Bank, a federally chartered sa
 514325902 First Tennessee

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Andre L. Kydala on behalf of Debtor Gayle Murray kydalalaw@aim.com, kydalalaw@aim.com
 Brian C. Nicholas on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Brian E Caine on behalf of Creditor HUDSON CITY SAVINGS BANK, a federally chartered savings
 bank organized and existing under the laws of the State of Delaware bcaine@parkermccay.com,
 BKcourtnotices@parkermccay.com
 Brian E Caine on behalf of Creditor M&T Bank, et al bcaine@parkermccay.com,
 BKcourtnotices@parkermccay.com
 Brian E Caine on behalf of Creditor HUDSON CITY SAVINGS BANK bcaine@parkermccay.com,
 BKcourtnotices@parkermccay.com
 Christopher M. Hemrick on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
 chemrick@thewalshfirm.com, mvargas@walsh.law;sfalanga@walsh.law;cmaker@walsh.law
 Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 14

Date Rcvd: Aug 07, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 11